Fill in this information to identify your case:				
Debtor 1	LaFarrah Lee Gho	olar		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		SOUTHERN DISTRICT	OF MISSISSIPPI	
Case number	25-50556			
(

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	19,800.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	80,858.64
	1c. Copy line 63, Total of all property on Schedule A/B	\$	100,658.64
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	81,499.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	84,314.20
	Your total liabilities	\$	165,813.20
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,884.22
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,543.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other scl	hedules.
7.	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 LaFarrah Lee Gholar

Case number (if known) 25-50556

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 8. 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,355.54 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	32,335.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	32,335.00

Fill in this inf	ormation to identify your o	case:		
Debtor 1	LaFarrah Lee Gho	lar		
	First Name	Middle Name	Last Name	
Debtor 2	First Name	Middle North	Last Name	
(Spouse if, filing)	FIRST Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	SOUTHERN DISTRICT	OF MISSISSIPPI	
Case number	25-50556			
(if known)				■ Check if this is an
				amended filing
O#: : E	1005/5			
	orm 106E/F			
Schedule	E/F: Creditors W	ho Have Unsec	ured Claims	12/15
Schedule G: Ex Schedule D: Cro left. Attach the on name and case	ecutory Contracts and Unexpi editors Who Have Claims Secu Continuation Page to this pag number (if known).	red Leases (Official Form ured by Property. If more s e. If you have no information	106G). Do not include any creditors with p pace is needed, copy the Part you need, fi	le A/B: Property (Official Form 106A/B) and on artially secured claims that are listed in Il it out, number the entries in the boxes on the On the top of any additional pages, write your
	t All of Your PRIORITY Un			
	ditors have priority unsecured	d claims against you?		
No. Go	to Part 2.			
☐ Yes.				
Part 2: Lis	t All of Your NONPRIORIT	Y Unsecured Claims		
	ditors have nonpriority unsec			
	have nothing to report in this pa		ourt with your other schedules	
_	Thave nothing to report in this pe	art. Submit this form to the or	our with your other schedules.	
Yes.				
unsecured	claim, list the creditor separately	for each claim. For each cla		f a creditor has more than one nonpriority not list claims already included in Part 1. If more ecured claims fill out the Continuation Page of
				Total claim
4.1 Aidv	antage	Last 4 digit	s of account number	\$12,644.00
Nonpri	ority Creditor's Name			
	Bankruptcy ox 300001	When was	the debt incurred?	
	nville, TX 75403			
Numbe	er Street City State Zip Code	As of the da	ate you file, the claim is: Check all that app	y
_	ncurred the debt? Check one.	_		
	btor 1 only	☐ Continge		
	btor 2 only	☐ Unliquid		
_	btor 1 and Debtor 2 only	☐ Disputed		
	least one of the debtors and and	other	NPRIORITY unsecured claim:	
	eck if this claim is for a comn	-		
debt Is the	claim subject to offset?	☐ Obligation report as pri	ons arising out of a separation agreement or of iority claims	livorce that you did not
■ No		<u></u>	pension or profit-sharing plans, and other sir	nilar debts
☐ Ye	S	☐ Other. S	pecify	

Educational

Debto	1 LaFarrah Lee Gholar		Case number (if known) 25-50556	
4.2	Capital One	Last 4 digits of account number	5487	\$491.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zip Code	When was the debt incurred? As of the date you file, the claim	Opened 2/11/23 Last Active 4/03/25 is: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	_	onoon an ana appri	
		☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans	a dam.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	☐ Yes	Other Specify Credit Care		
4.3	Comenity Ban Nonpriority Creditor's Name	Last 4 digits of account number	9011	\$1,678.00
	Attn: Bankruptcy Po Box 182125	When was the debt incurred?	Opened 05/21 Last Active 4/03/25	
	Columbus, OH 43218 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam	is. Official that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u>d</u>	
4.4	Comenity Bank Nonpriority Creditor's Name	Last 4 digits of account number	5655	\$686.00
	Attn: Bankruptcy Po Box 182125	When was the debt incurred?	Opened 08/20 Last Active 03/25	
	Columbus, OH 43218 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sep	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	,	
	■ No	☐ Debts to pension or profit-shari	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Charge Ac	count	

Debloi	LaFarran Lee Gnolar		(if known) 25-50556	
4.5	Dillards Nonpriority Creditor's Name	Last 4 digits of account number	0837	\$3,343.00
	Po Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	Opened 03/98 Last Active 03/25	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Acc	count	
4.6	Family Vision *** Nonpriority Creditor's Name	Last 4 digits of account number		\$443.34
	450 5th Ave SW Magee. MS 39111	When was the debt incurred?	05/25/2023	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
4.7	First Electronic Bank	Last 4 digits of account number	9355	\$2,275.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 521271 Salt Lake City, UT 84152	When was the debt incurred?	Opened 07/23 Last Active 12/24	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	Other. Specify Check Cree	dit Or Line Of Credit	

Debto	LaFarrah Lee Gholar		Case number (if known)	25-50556	
4.8	GoodLeap Llc.	Last 4 digits of account number	0281		\$12,050.00
	Nonpriority Creditor's Name 1410 Sw Morrison St Portland, OR 97205	When was the debt incurred?	Opened 11/22 Las 2/21/25	t Active	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
	No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
	Yes	Other. Specify Unsecured			
4.9	Nelnet Nonpriority Creditor's Name	Last 4 digits of account number			\$19,691.00
	Po Box 82561 Lincoln, NE 68501	When was the debt incurred?			
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	■ Student loans□ Obligations arising out of a separation	aration agreement or divorce	e that you did not	
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharin	ng plans, and other similar d	ebts	
	Yes	Other. Specify			
		Educationa			
4.1 0	New Found Rentals Nonpriority Creditor's Name	Last 4 digits of account number			\$1,508.86
	3262 Westheimer Rd Houston, TX 77098	When was the debt incurred?			
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
	☐ Yes	Other Specify			

Debt	or 1 LaFarrah Lee Gholar		Case number (if known) 25-50556	
4.1 1	Nissan Motor Acceptanc	Last 4 digits of account number	0001	\$24,055.00
	Nonpriority Creditor's Name PO Box 78132 Phoenix, AZ 85062-8132	When was the debt incurred?	Opened 07/19 Last Active 06/22	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Automobile	• •	
4.1 2	Synchrony Bank	Last 4 digits of account number	8113	\$2,976.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060	When was the debt incurred?	Opened 04/21 Last Active 04/25	
	Orlando, FL 32896 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.1 3	Synchrony Bank Nonpriority Creditor's Name	Last 4 digits of account number	2053	\$697.00
	Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 08/21 Last Active 3/09/25	
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	■ No □ Yes	Other Specify Credit Card		
	☐ res	Other Specify Credit Card	I	

Debto	LaFarrah Lee Gholar		Case number (if known)	25-50556	
4.1	Synchrony Bank	Last 4 digits of account number	3475		\$696.00
4	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060	When was the debt incurred?	Opened 07/23 Last A 3/14/25	Active	
	Orlando, FL 32896 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce th	at you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debt	rs .	
	Yes	Other. Specify Charge Acc	count		
4.1 5	Synchrony Bank	Last 4 digits of account number	4049		\$87.00
	Nonpriority Creditor's Name Attn: Bankruptcy Pob 965064 Orlando, FL 32896	When was the debt incurred?	Opened 06/23 Last A 03/25	Active	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce th	at you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debt	rs .	
	Yes	Other. Specify Charge Acc	count		
4.1	Target	Last 4 digits of account number	2174		\$993.00
	Nonpriority Creditor's Name		Opened 12/07 Last	Notivo	
	PO Box 9475 Minneapolis, MN 55440	When was the debt incurred?	Opened 12/07 Last A 3/23/25		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa	ration agreement or divorce th	at you did not	
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharing	•	S	
	☐ Yes	■ Other. Specify Credit Card	I		

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Debtor 1 LaFarrah Lee Gholar		Case number (if known)	25-50556
have more than one creditor for any notified for any debts in Parts 1 or 2,	of the debts that you listed in Parts 1 or 2, list t do not fill out or submit this page.	he additional creditors here. If you	ı do not have additional persons to be
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Adela Agency***	Line 4.6 of (Check one):	☐ Part 1: Creditors with Priori	ty Unsecured Claims
PO Box 1745 Hattiesburg, MS 39403		Part 2: Creditors with Nonp	riority Unsecured Claims
•	Last 4 digits of account number		

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				· —	
					Total Claim
	6f.	Student loans	6f.	\$	32,335.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that			0.00
	Ü	you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount	6i.	\$	51,979.20
		here.			
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	84,314.20
	•		•		07,017120

Fill in this information to identify your case:				
Debtor 1	LaFarrah Lee Gho	olar		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		SOUTHERN DISTRICT	OF MISSISSIPPI	
Case number	25-50556			
(if known)				

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below		
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?			
	No		
	Yes. Name of person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.			
X	/s/ LaFarrah Lee Gholar	X	
	LaFarrah Lee Gholar Signature of Debtor 1		Signature of Debtor 2
	Date June 10, 2025		Date

Official Form 106Dec